### **ORIGINAL COMPLAINT**

TO THE HONORABLE UNITED STATES DISTRICT JUDGE:

**COMES NOW** Robbie Derden, hereinafter referred to as Plaintiff complaining against Redline Recovery Services, LLC, hereinafter referred to as Defendant and for cause of action would respectfully show unto the Court as follows:

# **NATURE OF THE ACTION AND JURISDICTION**

1. This is an action for damages brought by an individual plaintiff for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. (hereinafter "FDCPA"), the Texas Debt Collection Practices Act, Chapter 392 (hereinafter "TDCPA") and the Texas Business and Commerce Code, Subchapter E, Chapter 17, (hereinafter "DTPA"), which prohibit debt collectors from engaging in abusive, deceptive, and unfair practices. Plaintiff seeks to recover

monetary damages for Defendant's violation of the FDCPA, the TDCPA and the DTPA and to have an Order or injunction issued by this Court preventing Defendant from continuing its behavior in violation of the FDCPA. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1337 and venue is proper before this Court as Plaintiff and/or Defendant reside in this District and/or the complained of actions occurred in this District. Service may be made upon Defendant in any other district in which it may be found pursuant to 29 U.S.C. §1132(e)(2).

- 2. Plaintiff, Robbie Derden, is a natural person residing in Navarro County. Plaintiff is a "consumer" as defined by the FDCPA, 15 U.S.C. § 1692a(3).
- 3. Defendant, Redline Recovery Services, LLC, is a corporation engaged in the business of collecting consumer "debts" as defined by 15 U.S.C. §1692(a)(5) by use of the mails and telephone, and Defendant regularly attempts to collect debts alleged to be due another, and is therefore a "debt collector" as defined by § 1692(a)(6).
- The actions of Defendant which are the subject of this complaint were 4. undertaken pursuant to a "debt collection," as defined by Tex Fin Code § 392.001(5), and therefore Defendant is a "debt collector" as defined by Tex Fin Code § 392.001(6).

#### **FIRST COUNT**

- At various and multiple times prior to the filing of the instant complaint, 5. including within the one hundred and fifty days preceding the filing of this Complaint, Defendant contacted Plaintiff in an attempt to collect an alleged outstanding consumer debt. Defendant's conduct violated the FDCPA in multiple ways, including but not limited to:
  - a) Using false representations and deceptive practices in connection with collection of alleged debt from Plaintiff, including representing to Plaintiff that there was a "case on hold in Navarro County," when such was not the case (§ 1692e(10);
  - b) Threatening to take actions that cannot legally be taken or that are not intended to be taken, including threatening to file suit against Plaintiff (§ 1692e(5);
  - c) Failing to provide Plaintiff the disclosures required by 15 USC § 1692g days initial communication with Plaintiff (§ of the 1692g(a)(3)(4)(5); and
  - d) Failing to inform Plaintiff in subsequent communications after the initial communication that calls were from a debt collector (§ 1692e(11).
- 6. As a result of the above violations of the FDCPA, Plaintiff suffered and continues to suffer personal humiliation, embarrassment, mental anguish and

emotional distress, and Defendant is liable to Plaintiff for Plaintiff's actual damages, statutory damages, and costs and attorney's fees.

## SECOND COUNT **VIOLATION OF THE TEXAS DEBT COLLECTION PRACTICES ACT**

- 7. Plaintiff reincorporates by reference herein all prior paragraphs above.
- 8. Defendant violated the Texas Debt Collection Practices Act in one or more of the following ways:
  - a) Using false representation or deceptive means to collect a debt including representing to Plaintiff that there was a "case on hold in Navarro County," when such was not the case in violation of Tex. Fin. Code §392.302(19);
  - b) Failing to disclose that the communication is from a debt collector in any communication that is a written or oral communication between the thirdparty debt collector and the debtor in violation of Tex. Fin. Code  $\S392.304(5)(B)$ ; and
  - c) Was otherwise deceptive and failed to comply with the Fair Debt Collection Practices Act.
- As a result of Defendant's violations as aforesaid, Plaintiff suffered a 9. substantial disruption in her daily routine thus warranting an award of emotional and/or mental anguish damages.

- 10. Defendant's aforementioned statutory violations also constitute an invasion of Plaintiff's right to privacy, causing additional injury to Plaintiff's feelings, mental anguish and distress.
- 11. As a result of the above statutory violations and invasion of privacy, Plaintiff suffered and continues to suffer injury to Plaintiff's feelings, personal humiliation, embarrassment, mental anguish and emotional distress, and Defendant is liable to Plaintiff for Plaintiff's actual damages, exemplary damages, statutory damages, and costs and attorney's fees.

# THIRD COUNT VIOLATION OF THE TEXAS DECEPTIVE TRADE PRACTICES ACT

- 12. Plaintiff reincorporates by reference herein all prior paragraphs above.
- 13. This suit is brought, in part, under the authority of Tex. Bus. & Com. Code § 17.41 et seq., commonly known as the Deceptive Trade Practices and Plaintiff Protection Act and cited in this petition as the "DTPA".
- 14. Defendant was given notice in writing of the claims made in this Petition more than sixty days before this suit was filed in the manner and form required by DTPA §17.505 (a).
- 15. Defendant made numerous material misrepresentations in an attempt to collect the purported consumer debt as detailed above.
- 16. Defendant knew or should have known that its representations were false

and/or acted in reckless disregard for the truth or falsity of its representations.

- 17. Defendant's actions were done maliciously and in willful, wanton and reckless disregard for the rights of the Plaintiff.
- 18. Defendant's actions as detailed above constitute a violation of the Texas Deceptive Trade Practices Act, Tex. Bus. & Com. Code § 17.41.
- The conduct described above has been and is a producing and proximate 19. cause of damages to Plaintiff's damages include: Statutory damages of at least \$100.00 per violation, actual/economic damages, emotional and/or mental anguish damages, exemplary/punitive damages, and Plaintiff's attorneys' fees and costs.
- 20. Additionally, Plaintiff seeks an award of discretionary additional damages in an amount not to exceed three times the amount of economic damages if Defendant's conduct is found to have been committed knowingly; or an amount not to exceed three times the amount of economic and mental anguish damages if Defendant's conduct is found to have been committed intentionally.
- 21. Plaintiff seeks reasonable and necessary attorney's fees in this case through the time judgment is entered and for any post-trial or post-judgment appeals, to be detailed through a statement of services submitted at the appropriate time.

WHEREFORE, PREMISES CONSIDERED, Plaintiff requests Defendant be cited to appear and answer herein and upon final hearing hereof, Plaintiff has judgment of and against Defendant as follows:

- (a) a declaratory judgment be entered that Defendant's conduct violated the FDCPA:
- an award of actual damages; (b)
- (c) an award of statutory damages pursuant to 15 U.S.C. § 1692k:
- (d) an award of costs and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k; and,
- (e) a declaratory judgment be entered that Defendant's conduct violated the Texas Deceptive Trade Practices Act;
- (f) an award for all actual damages, exemplary damages, emotional/mental anguish damages and all statutory additional damages, all attorneys fees. costs of court, and pre-judgment and post-judgment interest at the highest lawful rates.
- (g) seeks an award of discretionary additional damages in an amount not to exceed three times the amount of economic damages if Defendant's conduct is found to have been committed knowingly; or an amount not to exceed three times the amount of economic and mental anguish damages if Defendant's conduct is found to have been committed intentionally.

(h) such other and further relief as may be just and proper.

Respectfully submitted,

Susan Landgraf

Texas State Bar # 00784702

Attorney in Charge for Plaintiff

WEISBERG & MEYERS, L.L.C. 4510 Bull Creek Road Austin, TX 78731

Phone: (512) 436-0036 ext. 116

Facsimile: (866) 317-2674

### **CERTIFICATE OF SERVICE**

I certify that on August 12, 2008, I filed the foregoing document with the clerk of the U.S. District Court, Northern District of Texas, Dallas Division by using the United States Postal Service.

SUSAN A LANDGRAF

## **CERTIFICATE OF SERVICE**

I certify that on August 12, 2008, I filed the foregoing document with the clerk of the U.S. District Court, Northern District of Texas, Dallas Division by using the United States Postal Service.

SUSAN A LANDGRAI

The JS 44 civil cover sheet and the strong in the recontained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This john approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docker sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

		,							
I. (a) PLAINTIFFS				DEFENDANTS					
Robbie Derden				Redline Recovery Services, LLC					
				Rediffe Neodvery Odivides, EEO					
(b) County of Decidence	- crimeria intrace. N	lovorro							
(b) County of Residence of First Listed Plaintiff Navarro  (EXCEPT IN U.S. PLAINTIFF CASES)				County of Resider	nce of			0.077.70	
				Name no	(IN U.S. PLAINTIFF CASES ONLY)				
						CONDEMNATIO VOLVED.	CASES	PEUEIVEUE	
				LA	אוו טווא	VOLVED.			
(c) Attorney's (Firm Name, Address, and Telephone Number)				Attorneys (If Know	wn)		] ]	1 / 2000	
Susan Landgraf, Weisberg & Meyers, LLC, 4510 Bull Creek F							1 1	Alig   4 2008	
Austin, TX 78731, 512-		o to ball creek t	toau,					l	
II. BASIS OF JURISI		n One Box Only)	ш ст	TIZENSHID	E DD	INCIDAL P	V CPE 5	SHIS PEINCLCOURT	
	Flace all X I	ii Olie Box Olliy)		For Diversity Cases On		divellati	NORTH	ERNALSTRUCT OF LEXAS	
☐ 1 U.S. Government Plaintiff	3 Federal Question	av.	com: a.	PTF			PTF DEF		
riamun	(U.S. Government l	Not a Party)	Citize	an of This State	<b>a</b> 1		rporated or I usiness In Tl	Principal Place	
да нес	<b>A. **</b> ·		_		<u></u>				
U.S. Government     Defendant	☐ 4 Diversity		Citize	n of Another State	0 2			d Principal Place	
	(Indicate Citizenshi	p of Parties in Item III)	l			O	. 1743111633 11	· AMOUNT DUIL	
				n or Subject of a	<b>O</b> 3	3 🗖 3 Fore	ign Nation	□ 6 □ 6	
IV. NATURE OF SUI	T (Place on "V" :- O P O	-11	For	eign Country					
CONTRACT	Place an "X" in One Box Or		1 100	RESERVEREZPENAL	TY I	BANKRU	PTCY	OTHERSTATUTES	
☐ 110 Insurance	PERSONAL INJURY	PERSONAL INJUR		0 Agriculture		3 422 Appeal 28		☐ 400 State Reapportionment	
☐ 120 Marine	310 Airplane	362 Personal Injury -		0 Other Food & Drug		3 422 Appear 28 T		1 410 Antitrust	
☐ 130 Miller Act	☐ 315 Airplane Product	Med. Malpractic	e 🛮 🗗 62:	5 Drug Related Seizure		28 USC 15'	7	430 Banks and Banking	
☐ 140 Negotiable Instrument☐ 150 Recovery of Overpayment	Liability	☐ 365 Personal Injury -		of Property 21 USC 8	881			450 Commerce	
& Enforcement of Judgment		Product Liability  368 Asbestos Persona		0 Liquor Laws 0 R.R. & Truck	2	PROPERTY   3 820 Copyrights		☐ 460 Deportation ☐ 470 Racketeer Influenced and	
☐ 151 Medicare Act	330 Federal Employers'	Injury Product		0 Airline Regs.		3 830 Patent		Corrupt Organizations	
☐ 152 Recovery of Defaulted	Liability	Liability	□ 660	0 Occupational		3 840 Trademark		480 Consumer Credit	
Student Loans	340 Marine	PERSONAL PROPER	. I	Safety/Health				490 Cable/Sat TV	
(Excl. Veterans)  ☐ 153 Recovery of Overpayment	☐ 345 Marine Product Liability	☐ 370 Other Fraud ☐ 371 Truth in Lending		0 Other LABOR	76 P. O.	SOCIAL SEC	IDEPA	□ 810 Selective Service 850 Securities/Commodities/	
of Veteran's Benefits	☐ 350 Motor Vehicle	380 Other Personal		0 Fair Labor Standards	3 [	361 HIA (1395)		Exchange	
☐ 160 Stockholders' Suits	☐ 355 Motor Vehicle	Property Damage		Act	Ó	J 862 Black Lung	(923)	☐ 875 Customer Challenge	
190 Other Contract	Product Liability	☐ 385 Property Damage		0 Labor/Mgmt. Relation		3 863 DIWC/DIV			
☐ 195 Contract Product Liability ☐ 196 Franchise	Injury	Product Liability	130	0 Labor/Mgmt.Reportin & Disclosure Act		<ul><li>3 864 SSID Title</li><li>3 865 RSI (405(g)</li></ul>		■ 890 Other Statutory Actions ■ 891 Agricultural Acts	
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITION	NS (740	0 Railway Labor Act		FEDERAL TA			
210 Land Condemnation	☐ 441 Voting	510 Motions to Vacat		O Other Labor Litigation	on C	3 870 Taxes (U.S		☐ 893 Environmental Matters	
220 Foreclosure	442 Employment	Sentence	<b>1</b> 79	l Empl. Ret. Inc.		or Defenda		☐ 894 Energy Allocation Act	
☐ 230 Rent Lease & Ejectment☐ 240 Torts to Land	☐ 443 Housing/ Accommodations	Habeas Corpus:  530 General		Security Act		3 871 IRS—Third	-	3 895 Freedom of Information	
245 Tort Product Liability	1 444 Welfare	535 Death Penalty		IMMIGRATION		26 USC 760	J9	Act  900Appeal of Fee Determination	
290 All Other Real Property	445 Amer. w/Disabilities -	540 Mandamus & Otl	her 🗇 462	2 Naturalization Applic	cation			Under Equal Access	
	Employment	550 Civil Rights		3 Habeas Corpus -				to Justice	
	Other 446 Amer. w/Disabilities -	555 Prison Condition		Alien Detainee 5 Other Immigration				950 Constitutionality of State Statutes	
	☐ 440 Other Civil Rights		15 40.	Actions	l			State Statutes	
	L	L							
V. ORIGIN (Place	an "X" in One Box Only)					1.0		Appeal to Distric	
				Stated of Di 3		rred from district	6 Multidis		
1 roccoung S		Appellate Court	Reop	ened (s	specify	·)	Litigatio	Judgment Judgment	
	Cite the U.S. Civil Sta	tute under which you a	re filing (	Do not cite jurisdic	ctional	statutes unless	diversity):	:	
VI. CAUSE OF ACTI	ON Brief description of ca			· · · · · · · · · · · · · · · · · · ·					
		eral Debt Collect	tion Pra	ctices Act					
VII. REQUESTED IN	CHECK IF THIS	IS A CLASS ACTION	v Di	EMAND \$		CHEC	K YES onl	y if demanded in complaint:	
COMPLAINT:	UNDER F.R.C.P.					JURY	DEMANI	D: <b>Ø</b> Yes <b>D</b> No	
VIII. RELATED CAS	SF(S)								
IF ANY	(See instructions):	JUDGE \(\)				DOORDER VIII	MDED		
IF AN I	(1	JUDGE				DOCKET NU	IMBER -		
DATE	X	SIGNATURE OF AT	TORNEY	DF RECORD					
08/12/2008	/X1/A	an the	`\\	17					
FOR OFFICE USE ONLY	/0	1 ( ) W	J V	× )U/					
for office use UNLI	`		`	<u> </u>					
RECEIPT# A	AMOUNT	APPLYING IFP		JUDG	Œ		мас. Л	UDGE	